Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 1 of 90

Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is
	Chapter 13		amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	Doris First name	First name
your government-issued picture identification (for example, your driver's	Middle name Jones	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you	Doris	
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	O'Brien	
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 1459	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 2 of 90

Debtor 1 Doris	Jones	Case number (if known)
First Name	Middle Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	1610 Sugar Maple Dr Number Street	Number Street
	Plainfield Illinois 60586	
	City State Zip Code Will	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
	Oity State Zip Code	Oity State Zip Code
 6. Why you are choosing this district 	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 3 of 90

De	ebtor 1 Doris	Jones Case number (if known)
	First Name	Middle Name Last Name
Pa	Tell the Court Abo	Your Bankruptcy Case
7.	The chapter of the Bankruptcy Code you are choosing to file under	heck one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for ankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay Your Filing Fee in Installments</i> (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	No.
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No. Yes. Debtor
11.	Do you rent your residence?	 No. Go to line 12. Yes. Has your landlord obtained an eviction judgment against you? ✓ No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 4 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 5 of 90

Debtor 1 Doris Jones Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 6 of 90

Debtor 1 Doris Jones Case number (if known) Middle Name Last Name First Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1-49** 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Doris Jones Signature of Debtor 1 Signature of Debtor 2 Executed on __5/14/2019 Executed on MM / DD / YYYY MM / DD / YYYY

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 7 of 90

Debtor 1 Doris		Jones	Case number (iii	f known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not		-		which § 707(b)(4)(D) applies, certify that I
represented by an	• •			dules filed with the petition is incorrect.
attorney, you do not	· ·	. a.iqay aa. a		24.0004 u.o politici. 1000
need to file this page.	/s/ Michael Spangle	ır	Date	5/14/2019
	Signature of Attorney f			MM / DD / YYYY
	Michael Spangler			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568704	Email address	mspangler@semradlaw.com
		5.22550104	Enrall address	mspangier@semradiaw.com
			Illinois	S
	Bar number		State	<u>-</u>

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 8 of 90

Fill in this information to identify your case:							
Debtor 1	Doris		Jones				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	-
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,959.81
1c. Copy line 63, Total of all property on Schedule A/B	\$3,959.81
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$16,983.00 ———————————————————————————————————
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$19,514.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$30,325.00
Your total liabilities	\$66,822.00
Your total liabilities art 3: Summarize Your Income and Expenses	\$66,822.00
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$3,664.09
5. Schedule J: Your Expenses (Official Form 106J)	\$3,690.00

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 9 of 90

Deb	tor 1	Doris		Jones	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	s for Administrativ	ve and Statistical Rec	ords	
6. A	re yo	ou filing for bankruptcy unde	er Chapters 7, 11, or	13?		
Г	¬ N	o. You have nothing to report	on this part of the for	m. Check this box and sub	omit this form to the court with your other sch	edules.
	→ ✓ Y	es.	·		·	
Ľ	Y					
7. W	/hat	kind of debt do you have?				
Ŀ					d by an individual primarily for a personal,	
	18	imily, or nousenola purpose. I	11 U.S.C. § 101(8). FII	ii out lines 8-10 for statistic	al purposes. 28 U.S.C. § 159.	
		our debts are not primarily on the court with your		u have nothing to report on	this part of the form. Check this box and sub	omit
				_		
		the Statement of Your Curr 122A-1 Line 11; OR, Form 1			nonthly income from Official	\$5,162.68
9.	Con	y the following special cate	gories of claims fron	n Part 4 line 6 of Schedu	ıle F/F·	
	Froi	m Part 4 on Schedule E/F, c	opy the following:		Total claim	
	9a.	Domestic support obligations	(Copy line 6a.)		\$0.00	
			, , ,		\$19,514.00	
	9b.	Taxes and certain other debts	you owe the governm	rent. (Copy line 6b.)		
	9c.	Claims for death or personal in	ijury while you were in	toxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6f.)			\$0.00	
	90	e. Obligations arising out of a separation agreement or o		divorce that you did not re	sport as \$0.00	
		rity claims. (Copy line 6g.)	paramon agroomont of	a		
	Qf F	Debts to pension or profit-shar	ing plane, and others	similar debts (Copy line 6h	\$0.00	
	91. L	pente to pension or pront-strai	ing plans, and other s	arma debis. (Oopy iiile oii.		

\$19,514.00

9g. **Total.** Add lines 9a through 9f.

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 10 of 90

Fill in this	inforn	nation to identify your o	case:					
Debtor 1		Doris			Jones			
Debtor 2		First Name	Middle N	Name	Last Name			
(Spouse, if fi	ling)	First Name	Middle N	Name	Last Name			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num	nber		_		(State)			
Officia	al Fo	orm 106A/B				-		Check if this is an amended filing
Sche	dule	e A/B: Prope	erty					12/1
category responsib write your	where le for s name	you think it fits best. supplying correct info e and case number (if	Be as complete a ormation. If more s known). Answer e	and ac space every c	asset only once. If an asset fits in mo curate as possible. If two married per is needed, attach a separate sheet to question. r Other Real Estate You Own or I	ople are o this fo	filing together, both a rm. On the top of any a	are equally
					residence, building, land, or similar			
V		Go to Part 2	•	_				
	Yes. \	Where is the property?						
1.1	Street	t address, if available, or	r other description	. 🔲	What is the property? Check all that apply. Single-family home Duplex or multi-unit building		the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> hims Secured by Property.
					Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Numl	ber Street State	Zip Code	Ħ	Land Investment property Timeshare Other		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.	
				Who	has an interest in the property? Che	eck	Check if this is co	ommunity property
				one.	•			
				=	Debtor 1 only Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about perty identification number:	this ite	m, such as local	
If you	own c	or have more than one,	list here:	pi of	serty identification flumber.			
1.2	Street	t address, if available, or	r other description	. 🔲	at is the property? Check all that apply. Single-family home		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>
				. H	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Numl	ber Street		. 🗖	Land			
		Dei Stieet		-	Investment property Timeshare		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who one.	Other b has an interest in the property? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another er information you wish to add about perty identification number:		Check if this is co (see instructions)	ommunity property

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 11 of 90

Debtor 1	Doris		Jones	Case number (if known)	
	First Name	Middle Name	Last Name	<u> </u>	
1.3	eet address, if available, or ot		Vhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any	ured claims or exemptions. Put secured claims on Schedule D: e Claims Secured by Property. he Current value of the portion you own?
Nur	mber Street / State	Zip Code	Land Investment property Timeshare Other	interest (such as	re of your ownership ree simple, tenancy by a life estate), if known.
		[[[]	//ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an other information you wish to add a roperty identification number:	? Check one. (see instruction (see instruction (see instruction))	s community property ons)
	I the dollar value of the por ave attached for Part 1. Wr	•	Il of your entries from Part 1, incluere.	iding any entries for pages	
Do you ov you own t	that someone else drives. If y ans, trucks, tractors, sport ut o	equitable interest ou lease a vehicle, a	also report it on Schedule G: Executo	registered or not? Include any vehi y Contracts and Unexpired Leases.	cles
3.1	Model: Year:	Chevrolet Traverse 2009	Who has an interest in the propone. Debtor 1 only	the amount of any	ured claims or exemptions. Put secured claims on <i>Schedule D:</i> re Claims Secured by Property.
	Approximate mileage: Other information: 2009 Chevrolet Traverse	165000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the portion you own? \$3425.00
3.2	Make Model: Year:		instructions) Who has an interest in the propone. Debtor 1 only	the amount of any	ured claims or exemptions. Put secured claims on Schedule D: ve Claims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community		che Current value of the portion you own?

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 12 of 90

Debtor 1			Jones	Case numbe	r (if known)		
	First Name	Middle Name	Last Name				
3.3	Make Model: Year:		Who has an interest in the one. Debtor 1 only	e property? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 of	only	entire property?	portion you own?	
			At least one of the debto	rs and another			
			Check if this is communinstructions)	unity property (see			
3.4	Make Model:		Who has an interest in the one.	property? Check		claims or exemptions. Put ired claims on <i>Schedule D:</i>	
	Year:		Debtor 1 only		Creditors Who Have Claims Secured by Property.		
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 of	only	entire property?	portion you own?	
			At least one of the debto	ors and another	-		
			Check if this is commu	unity property (see			
4.1			Who has an interest in the	property? Check		claims or exemptions. Put	
4.1	Make Model:		Who has an interest in the one.	property? Check	the amount of any secu	red claims on Schedule D:	
	Year: Approximate mileage:		Debtor 1 only		Creditors vvno Have Cia	aims Secured by Property.	
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 o	•	entire property?	portion you own?	
			At least one of the debto				
			Check if this is communications instructions)	inity property (see			
4.2	Make		Who has an interest in the	property? Check		claims or exemptions. Put	
	Model:		one.			red claims on Schedule D: aims Secured by Property.	
	Year: Approximate mileage:		Debtor 1 only			, , ,	
			Debtor 2 only	art.	Current value of the entire property?	Current value of the portion you own?	
	Other information:		Debtor 1 and Debtor 2 o	•	entile property:	portion you own:	
			At least one of the debto				
			Check if this is communinstructions)	inity property (see			
	-	-	of your entries from Part 2,			425.00	
you ha	ive attached for Part 2. Wr	ite that number here					

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 13 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... bed(1) couch(1), loveseat(1), dinette table and chairs, coffee table(1), washer(1), dryer(1) \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV(2), laptop(1), tablet(1) \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used women's clothing \$50.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, aold, silver No Yes. Describe... costume iewelry \$20.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$520.00 for Part 3. Write that number here

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 14 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Woodforest Bank \$14.81 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 15 of 90

Dep	tor 1 Doris First Name	Middle Name	Jones Last Name	Case number (if known)	
20.	Government and corp Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	ole and non-negotiabl checks, promissory no	ites, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:			
				•	
21.	Retirement or pension Examples: Interests in II		, thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			-
		Additional account:			-
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 16 of 90

Debte	or 1 Doris First Name Middle N		ase number (if known)	
24.		punt in a qualified ABLE program, or under a q	ualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), and 529(p)(1).		
	No Institution name and descrip	tion. Separately file the records of any interests.11	U.S.C. § 521(c):	
	·			
25.	Trusts, equitable or future interests in p exercisable for your benefit	roperty (other than anything listed in line 1), a	nd rights or powers	
	✓ No			
	Yes. Describe			
26.	Patents, copyrights, trademarks, trades	parete and other intellectual property		
20.		s, proceeds from royalties and licensing agreement	S	
	No			
	Yes. Describe			
27.	Licenses, franchises, and other general	intangibles		
		es, cooperative association holdings, liquor license	es, professional licenses	
	No No Pagariba			
	Yes. Describe			
Man				Command value of the
Mon	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own?
				portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you ✓ No — Yes. Give specific information about them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you ✓ No ☐ Yes. Give specific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years	pousal support, child support, maintenance, divorc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years	pousal support, child support, maintenance, divord	State: Local: ce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s	pousal support, child support, maintenance, divord	State: Local: ce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s	pousal support, child support, maintenance, divord	State: Local: ce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s	pousal support, child support, maintenance, divord	State: Local: ce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s	pousal support, child support, maintenance, divord	State: Local: ce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s ✓ No Yes. Give specific information	pousal support, child support, maintenance, divord	State: Local: ce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s ✓ No Yes. Give specific information	e payments, disability benefits, sick pay, vacation p	State: Local: Ce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s ✓ No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insurance	e payments, disability benefits, sick pay, vacation p	State: Local: Ce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s ✓ No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insuranc Social Security benefits; unpaid to	e payments, disability benefits, sick pay, vacation p	State: Local: Ce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 17 of 90

Deb	tor 1 Doris	Jones	Case number (if known)	
	First Name Middle I	Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance	e; health savings account (HSA); credit, hor	neowner's, or renter's insurance	
	No ✓ Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value	Life insurance (term-work)		\$0.00
32.	Any interest in property that is due you fell you are the beneficiary of a living trust, exproperty because someone has died.		or are currently entitled to receive	
	✓ No			
	Yes. Describe			
33.	Claims against third parties, whether or Examples: Accidents, employment disputes No Yes. Describe		demand for payment	
34.	Other contingent and unliquidated claim to set off claims	ns of every nature, including countercla	iims of the debtor and rights	
	✓ No			
	Yes. Describe			
35	Any financial assets you did not already	liet	'	
00.	No			
	Yes. Describe			
36.	Add the dollar value of all of your entries for Part 4. Write that number here			\$14.81
Port	5: Describe Any Rusiness-Related	Property Vou Own or Have an Int	erest In. List any real estate in Part	1
Part 37.	Do you own or have any legal or equitab		-	1.
	No. Go to Part 6.	,	C	urrent value of the
	Yes. Go to line 38.		Do	ortion you own? o not deduct secured claims
38.	Accounts receivable or commissions you	u already earned	Of	exemptions
	✓ No Yes. Describe			
39.	Office equipment, furnishings, and suppl Examples: Business-related computers, soft		nines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe			

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 18 of 90

Deb	tor 1 Doris	Jones Case number (if known)	
ı	First Name	Middle Name Last Name	
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		1
41.	Inventory		
	✓ No		
	Yes. Describe		7
			-
42.	Interests in partnershi	ps or joint ventures	
	✓ No		
	Yes. Give specific	Name of entity: % of ownership:	
	information about		
	them		_
			<u> </u>
43.	Customer lists, mailing	lists, or other compilations	
	—		
	✓ No		
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	No		
	Yes. Descri	ibe	
44.	Any business-related p	property you did not already list	
	✓ No		
	Yes. Give specific information		
	information	-	
			<u> </u>
45. A	dd the dollar value of al	Il of your entries from Part 5, including any entries for pages you have attached	
for Pa	art 5. Write that number	r here	
	Describe Δny Fa	rm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
Part	If you own or have an i	interest in farmland, list it in Part 1.	
40			
46.	Do you own or nave an	ny legal or equitable interest in any farm- or commercial fishing-related property?	0
	✓ No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured claims
			or exemptions
47.	Farm animals		
	Examples: Livestock, po	Duitry, Tarm-raised tish	
	✓ No		
	Yes. Describe		1
	_		

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 19 of 90

Deb	tor 1 Doris	Jones	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
10	Farm and fishing equipment, implements, machinery, fixtu	ires and tools of trade		
43.	<u> </u>	ires, and tools of trade	•	
	✓ No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	No			
	Yes. Describe			
	166. B666/IB6			
51.	Any farm- and commercial fishing-related property you di	d not already list		
	✓ No			
	Yes. Describe			
			Г	
	dd the dollar value of all of your entries from Part 6, includ		es you have attached	
for P	art 6. Write that number here			
			-	
Part	7: Describe All Property You Own or Have an Inte	rest in That You Dic	I Not List Above	
53.				
00.	Examples: Season tickets, country club membership	,		
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7. Write t	that number here		•
	·			
	Listate Tatala of Facili David of Mais Farms			
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			
	·			
56.	part 2 total vehicles, line 5	\$3425.00		
57. F	Part 3: Total personal and household items, line 15		_	
	Part 4: Total financial assets, line 36	\$520.00	<u> </u>	
30.F	Fart 4: Total linancial assets, line 30	\$14.81	<u> </u>	
59.	Part 5: Total business-related property, line 45			
60.	Part 6: Total farm- and fishing-related property, line 52			
61.	Part 7: Total other property not listed, line 54		_	
02.	Total personal property. Add lines 56 through 61	\$3959.81	Copy pomonal property total	+ \$3959.81
			Copy personal property total	
				\$3959.81
63. 1	Total of all property on Schedule A/B. Add line 55 + line 62			1

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 20 of 90

Debtor 1	Doris		Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	: Northern	District of Illinois	
			(State)	
Case number				
(If known)				

04/16

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	Part 1: Identify the Property You Claim as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption:	s. 11 U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
		Copy the value from Schedule A/B				
	Brief	44.04		735 ILCS 5/12-1001(b)		
	description:	\$14.81	\$14.81			
	Checking account, Woodforest Bank		100% of fair market value, up to any			
	Line from Schedule A/B: 17		applicable statutory limit			
	Brief description:	\$300.00		735 ILCS 5/12-1001(b)		
	bed(1) couch(1),	Ψ000.00	\$300.00			
	loveseat(1), dinette table and chairs, coffee table(1), washer(1), dryer(1)		100% of fair market value, up to any applicable statutory limit			
	Line from Schedule A/B: 06					
3.	Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?					
	No Yes					

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 21 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$50.00 description: **✓** \$50.00 used women's clothing 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$20.00 description: **✓** \$20.00 costume jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 TV(2), laptop(1), tablet(1) 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(f) \$0.00 description: \$0 Life insurance (term-

100% of fair market value, up to any

applicable statutory limit

work)

31

Line from Schedule A/B:

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 22 of 90

		D00	cument 1 age 22 of	30		
Fill in t	this information to identify your c	ase:				
Debto			Jones			
Dabta	First Name	Middle Name	Last Name			
Debtoi (Spouse	r 2 e, if filing) First Name	Middle Name	Last Name			
United	States Bankruptcy Court for the:	Northern	District of Illinois(State)			
Case r	number n)		(State)			
Offi	cial Form 106D					Check if this is a amended filing
Sch	edule D: Credit	ors Who Hav	ve Claims Secur	ed by Prop	ertv	12/1
Part 1	Yes. Fill in all of the information	mit this form to the court won below.	vith your other schedules. You ha	ave nothing else to rep	ort on this form.	<i>Column</i> C
	separately for each claim. If more in Part 2. As much as possible, lis name.	than one creditor has a part	icular claim, list the other creditors	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1	Global Lending Services, LLC Creditor's Name	- Describe the property	that secures the claim:	\$16,983.00	\$3,425.00	<u>\$13,558.0</u> 0
	1200 Brookfield Blvd Ste 300	Contingent Unliquidated	e the claim is: Check all that apply]		
	✓ Debtor 1 only	Nature of lien. Check a	ll that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	car loan)	made (such as mortgage or secure as tax lien, mechanic's lien)	d		
	Check if this claim relates	Other (including a rig				
	to a community debt Date debt was 1/2014 incurred	Last 4 digits of accour				

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$16,983.00

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 23 of 90

Fill in t	his inforn	nation to identify your c	ase:					
Debtor	1	Doris		Jones				
Debtor		First Name	Middle Name	Last Name				
(Spouse	, if filing)	First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	umber 1)			(Class)				
Offic	ial Fo	orm 106E/F				Chec	k if this is an a	amended filing
Sch	nedu	ile E/F: Cre	ditors Who	Have Unsecure	ed Claims			12/15
other p Form 1 claims the ent known) Part 1	arty to a 06A/B) a that are ries in th	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C	s or unexpired leases the cutory Contracts and Coreditors Who Hold Claitach the Continuation Y Unsecured Claims		et executory contracts 16G). Do not include a pace is needed, copy	s on <i>Schedul</i> iny creditors the Part you	e <i>A/B: Prope</i> with partiall ı need, fill it	erty (Official ly secured out, number
	▋.,	60 to Part 2.						
2. L lis A	ist all of sted, iden s much a ontinuation	tify what type of claim it is s possible, list the claims on Page of Part 1. If mon	is. If a claim has both pri is in alphabetical order acc ie than one creditor holds	s more than one priority unsecured cority and nonpriority amounts, list the cording to the creditor's name. If you sa particular claim, list the other creding for this form in the instruction boo	at claim here and show have more than two pr tors in Part 3.	both priority a	and nonpriorit	ty amounts.
						Total claim	Priority amount	Nonpriority amount
2.1	IRS 1			Last 4 digits of account number			\$19,318.00	\$0.00
	Priority Co	reditor's Name		When was the debt incurred?	n/a			
	Debt Debt Debt At lea Check Is the cla You	Street hia Pennsylvar State urred the debt? Check of or 1 only for 2 only for 1 and Debtor 2 only ast one of the debtors and or if this claim relates aim subject to offset? L Department of Revenue	Zip Code one. Ind another to a community debt	As of the date you file, the claim apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts government Claims for death or personal in intoxicated Other. Specify	nim: you owe the jury while you were	\$196.00	\$196.00	\$0.00
_	Priority C	reditor's Name	<u>e </u>	Last 4 digits of account number		\$196.00	\$190.00	\$0.00
	PO Box 6 Number	Street		When was the debt incurred? As of the date you file, the claim	n/a n is: Check all that			
	Debt Debt Debt At lea	Illinois State urred the debt? Check of or 1 only for 2 only for 1 and Debtor 2 only ast one of the debtors and ck if this claim relates aim subject to offset?	nd another	apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured cla Domestic support obligations Taxes and certain other debts government Claims for death or personal ir intoxicated Other. Specify	you owe the			

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 24 of 90

Debte	or 1 Doris		Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
Part :		ur NONPRIORITY Unsecu			
[ave nonpriority unsecured clai nothing to report in this part. S		e court with your other schedules.	
l I	ınsecured claim, list	the creditor separately for each of	laim. For each claim	er of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill or	ncluded in Part 1.
					Total claim
4.1	ACCEPTANCE NO Nonpriority Credito 5501 Headquarters Number Street	or's Name s Dr		Last 4 digits of account number 0403 When was the debt incurred? 11/2012	\$0.00
	ATTN: Acceptance Plano City Who incurred the Debtor 1 only Debtor 2 only Debtor 1 and At least one of	Texas 7 State 2 e debt? Check one. Debtor 2 only f the debtors and another claim relates to a community	5024 Cip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 036 UnknownLoanType	
4.2	ADT Security Service	ces		Lost 4 digits of account number	\$1.00
	Nonpriority Credito 1501 Yamato Roa Number Boca Raton City	or's Name d Street Florida 3	3431 Tip Code	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and At least one of	f the debtors and another claim relates to a community	debt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify due	
4.3	Debtor 1 only Debtor 2 only Debtor 1 and At least one of Check if this Is the claim subjection	Wisconsin 5 State Z debt? Check one. Debtor 2 only f the debtors and another claim relates to a community	3566 Cip Code	Last 4 digits of account number 3800 When was the debt incurred? 10/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$0.00
	Yes				

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 25 of 90

 Debtor 1 First Name
 Doris
 Jones
 Case number (if known)

 Last Name
 Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim		
4.4	AMEX Nonpriority Creditor's Name PO box 981540 Number Street	Last 4 digits of account number 4973 When was the debt incurred? 10/1988 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00		
4.5	El Paso Texas 79998 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Amita Health Nonpriority Creditor's Name	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify UnknownLoanType Last 4 digits of account number	\$652.00		
	Nonpriority Creditor's Name 22589 Network Place Number Street Chicago Illinois 60673 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?			
4.6	Amplify Funding Nonpriority Creditor's Name PO Box 542 Number Street Lac Du Flambeau Wisconsin 54538 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred?	\$1,293.00		

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 26 of 90

Debtor 1 Doris
First Name

Middle Name

Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.7 Arrowhead Advance
Nonpriority Creditor's Name
Po Box 6048

Case number (ifknown)

Last Name

Case number (ifknown)

Last Name

When was the debt incurred?

| \$1,200.00

	After listing any entries on this page, number them be	eginning with 4.5, followed by 4.6, and so forth.	Total claim
4.7	Arrowhead Advance	Last 4 digits of account number	\$1,200.00
	Nonpriority Creditor's Name Po Box 6048	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	C/O Wakpamni Lake Community Corporation	Contingent	
	Dina Didaa Cauth Dalata 57770	Unliquidated	
	Pine RidgeSouth Dakota57770CityStateZip Coo	de Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify payday	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	Bank of America	Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name P.O. Box 31785	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	Tampa Florida 33631	Unliquidated	
	City State Zip Coo Who incurred the debt? Check one.	de Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify nsf	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		
4.9	CAPITALONE	Look 4 digita of account number 6010	\$508.00
	Nonpriority Creditor's Name	Last 4 digits of account number 6812	
	PO Box 85064 Number Street	When was the debt incurred?2/2018	
		As of the date you file, the claim is: Check all that apply.	
	Glen Allen Virginia 23058	Contingent	
	City State Zip Cod	de Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other Specify CreditCord	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 27 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CELTIC BANK/CONTFINCO 4.10 \$1,320.00 Last 4 digits of account number Nonpriority Creditor's Name 4450 NEW LINDEN HILL RD When was the debt incurred? 6/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON 19808 Delaware Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? V **✓** No Yes 4.11 **COLLECTION PROFESSIONA** \$366.00 6600 Last 4 digits of account number Nonpriority Creditor's Name 723 1ST ST When was the debt incurred? 2/2018 Number Street As of the date you file, the claim is: Check all that apply. Contingent LA SALLE Illinois 61301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.12 COLLECTION PROFESSIONA \$140.00 Last 4 digits of account number 0109 Nonpriority Creditor's Name When was the debt incurred? 7/2018 723 1ST ST Number Street As of the date you file, the claim is: Check all that apply. Contingent 61301 LA SALLE Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No

Yes

Is the claim subject to offset?

✓

Other. Specify ___

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 28 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 CREDIT ONE BANK NA \$306.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 2/2018 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.14 FIFTH THIRD \$350.00 Last 4 digits of account number Nonpriority Creditor's Name 1830 East Paris Ave Se When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 49546 Grand Rapids Michigan Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify nsf Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK \$438.00 Last 4 digits of account number 3500 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 3/2015 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify _

CreditCard

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 29 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Good Loans Fast 4.16 \$500.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 212 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 57716 Batesland South Dakota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ payday Is the claim subject to offset? No Yes Height Finance \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1688 Legrand Cir As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Lawrenceville Georgia 30043 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes HEIGHTS FINANCE CORP \$1,420.00 4.18 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2017 604 WEST SIDE SQ Number As of the date you file, the claim is: Check all that apply. Contingent CLINTON Illinois 61727 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 020 InstallmentLoan Is the claim subject to offset? Other. Specify **√** No

Yes

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 30 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 HEIGHTS FINANCE CORP \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 604 WEST SIDE SQ When was the debt incurred? 6/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent CLINTON 61727 Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 025 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.20 HEIGHTS FINANCE CORP \$0.00 7000 Last 4 digits of account number Nonpriority Creditor's Name 604 WEST SIDE SQ When was the debt incurred? 12/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent CLINTON Illinois 61727 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? 019 InstallmentLoan **✓** No Yes 4.21 HEIGHTS FINANCE CORP \$0.00 Last 4 digits of account number 6802 Nonpriority Creditor's Name When was the debt incurred? 604 WEST SIDE SQ 10/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 61727 CLINTON Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ✓ Yes

Is the claim subject to offset?

Other. Specify

020 InstallmentLoan

Entered 05/14/19 16:40:56 Desc Main Case 19-13900 Doc 1 Filed 05/14/19 Document Page 31 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 HEIGHTS FINANCE CORP \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 604 WEST SIDE SQ When was the debt incurred? 9/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent CLINTON 61727 Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 020 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.23 HEIGHTS FINANCE CORP \$0.00 8602 Last 4 digits of account number Nonpriority Creditor's Name 604 WEST SIDE SQ When was the debt incurred? 4/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent CLINTON Illinois 61727 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? 020 InstallmentLoan **✓** No Yes 4.24 HEIGHTS FINANCE CORP \$0.00 Last 4 digits of account number 6001 Nonpriority Creditor's Name When was the debt incurred? 604 WEST SIDE SQ 12/2014 Number As of the date you file, the claim is: Check all that apply. Contingent 61727 CLINTON Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 025 InstallmentLoan

◪ No Yes

Is the claim subject to offset?

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 32 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** I C SYSTEM INC 4.25 \$104.00 8775 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2018 PO BOX 64378 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.26 IL Lending Corp \$2,046.00 Last 4 digits of account number Nonpriority Creditor's Name 15826 S La Grange Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60462 Orland Park Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ payday Is the claim subject to offset? **✓** No Yes Inbox Loan \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 303 2nd street Number Street As of the date you file, the claim is: Check all that apply. Suite 750 Contingent Unliquidated California 94107 San Francisco City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ payday loan Is the claim subject to offset?

No Yes

Entered 05/14/19 16:40:56 Desc Main Case 19-13900 Doc 1 Filed 05/14/19 Document Page 33 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O Box 639 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated North Dakota 58770 Parshall City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ payday loan Is the claim subject to offset? No ◪ Yes MERCHANTS CREDIT GUIDE \$1,165.00 Last 4 digits of account number _ 3913 Nonpriority Creditor's Name When was the debt incurred? 12/2017 223 W JACKSON BLVD # 700 Street As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Illinois Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other. Specify Yes MERCHANTS CREDIT GUIDE \$453.00 Last 4 digits of account number 1987 Nonpriority Creditor's Name When was the debt incurred? 223 W JACKSON BLVD # 700 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No

Other. Specify

PAYMENT DATA

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 34 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 MERCHANTS CREDIT GUIDE \$252.00 2040 Last 4 digits of account number Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 When was the debt incurred? 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA Yes 4.32 MERCHANTS CREDIT GUIDE \$194.00 4290 Last 4 digits of account number Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 When was the debt incurred? 11/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60606 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? |✓| ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes MERCHANTS CREDIT GUIDE 4.33 \$137.00 Last 4 digits of account number 2032 Nonpriority Creditor's Name When was the debt incurred? 223 W JACKSON BLVD # 700 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60606 Illinois Chicago Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify ___

| • |

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 35 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 MERCHANTS CREDIT GUIDE \$84.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 When was the debt incurred? 9/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.35 MyPaydayLoan \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 2599 S San Jacinto Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated California 92583 San Jacinto Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ CR online Is the claim subject to offset? **✓** No Yes 4.36 ONEMAIN \$0.00 Last 4 digits of account number 6973 Nonpriority Creditor's Name When was the debt incurred? 4/2015 P.O. Box 742536 Number As of the date you file, the claim is: Check all that apply. Contingent 45274 Cincinnati Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

024 InstallmentLoan

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 36 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 **OPPITY FIN** \$2,193.00 - Last 4 digits of account number 9076 Nonpriority Creditor's Name 11 E. ADAMS SUITE 501 When was the debt incurred? 8/2018 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60603 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 9 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.38 Opportunity Financial LLC \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 130 E Randolph St Ste 3400 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60601 Chicago Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes 4.39 PLS Financial Services, Inc \$1,500.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? One South Wacker Drive, 36th Floor Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60606 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __

✓ No Yes

Is the claim subject to offset?

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 37 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Portfolio Recovery Associates, LLC 4.40 \$91.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 41067 When was the debt incurred? 9/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent 23541 Norfolk Virginia Unliquidated State City 7ip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.41 PRESTIGE FINANCIAL SVC \$0.00 3033 Last 4 digits of account number Nonpriority Creditor's Name 351 W OPPORTUNITY WAY When was the debt incurred? 3/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent DRAPER Utah 84020 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? 072 Automobile **✓** No Yes 4.42 Progressive \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 256 West Data Drive n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 84020 Draper Utah City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify due

✓ No Yes

Is the claim subject to offset?

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 38 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.43 \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO BOX 31292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 33631 Florida Tampa City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes 4.44 Sierra Lending \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 647 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Santa Ysabel California 92070 Disputed City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Other Is the claim subject to offset? **✓** No Yes \$1,500.00 4.45 Sir Finance Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6140 N. Lincoln Avenue Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60659 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **V** No

Yes

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 39 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.46 \$2,400.00 - Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ due Is the claim subject to offset? No ◪ ☐ Yes SWISS COLONY \$132.00 Last 4 digits of account number 5664 Nonpriority Creditor's Name When was the debt incurred? 11/2017 P.O. Box 800849 Street As of the date you file, the claim is: Check all that apply. Contingent Dallas 75380 Texas Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.48 Tan Oak Lending \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 621 Medicine Way Number As of the date you file, the claim is: Check all that apply. Suite 9 Contingent Unliquidated Ukiah California 95482 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ payday loan Is the claim subject to offset? No

Yes

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 40 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.49 TBOM/TOTAL CRD \$404.00 0574 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 85710 When was the debt incurred? 5/2018 Number Street As of the date you file, the claim is: Check all that apply. Contingent 57118 Sioux Falls South Dakota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? ◪ **✓** No Yes 4.50 UNITED CONSUMER FINL S \$576.00 1781 Last 4 digits of account number Nonpriority Creditor's Name 865 BASSETT RD When was the debt incurred? 9/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent WESTLAKE Ohio 44145 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? 024 InstallmentLoan **✓** No Yes 4.51 US Bank \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 425 Walnut Street n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45202 Cincinnati Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify nsf Is the claim subject to offset?

✓ No Yes

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 41 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.52 WEBBNK/FHUT \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2011 6250 RIDGEWOOD ROA Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify __ Is the claim subject to offset? **✓** No Yes

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 42 of 90

Debtor 1 Doris Jones Case number (if known)
First Name Middle Name Last Name

1 11 51 140	Widdle Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for st	atistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
iioiii Fait I	6b. Taxes and certain other debts you owe the government	6b.	\$19,514.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
			\$19,514.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$30,325.00	
	Si Total Add lines of through Si	6i	\$30,325.00	

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 43 of 90

Fill in this information to identify your case:				
Debtor 1	Doris		Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Otato)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for	
2.1	Name			Residential Lease, Debtor is Lessee, Yr to yr;	
	1610 Sugar Mar Number	Street			
	Plainfield	Illinois	60586		
	City	State	Zip Code		

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 44 of 90

		20	oumont rage	7 1 1 0 0 0
Fill in this inf	ormation to identify your c	case:		
Debtor 1	Doris		Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing) First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the:	Northern	District of Illinois	
Case numbe	ar		(State)	
(If known)				
				Check if this is an
				amended filing
Officia	I Form 106H			
Schedu	ile H: Your Cod	debtors		12/15
the entries in known). Answer	n the boxes on the left. At wer every question. have any codebtors? (If you over the box of the box	tach the Additional Page	not list either spouse as a	
	ouisiana, Nevada, New Me.			(Community property states and territories include Arizona, California, 1.)
✓ No	o. Go to line 3.			
☐ Ye	es. Did your spouse, form	er spouse, or legal equiva	lent live with you at the t	ime?
	No			
	Yes. In which communi	ty state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	de
3. In Colu	mn 1, list all of your code	btors. Do not include you	r spouse as a codebtor i	if your spouse is filing with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
	Check all schedules that apply:

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 45 of 90

	20	0411101110	. ago .c	0.00	
Fill in this information to identify	your case:				
Debtor 1 Doris		Jones			
First Name	Middle Name	Last N	lame	— Che	eck if this is:
Debtor 2	NA: 1 11 N			_	An amended filing
(Spouse, if filing) First Name	Middle Name	Last N	lame		-
United States Bankruptcy Court for the: Case number	Northern	District of Illi (S	inois State)		A supplement showing post-petition chapter expenses as of the following date:
(If known)				_	MM / DD / YYYY
Official Form 106l					
Schedule I: Your In	come				12 <i>/</i> -
	d, attach a separate she ry question.				not include information about your ional pages, write your name and case
Fill in your employment information		Debtor 1	1		Debtor 2
information.	Employment status	✓ Emplo	oved		Employed
If you have more than one job, attach a separate page with			mployed		Not Employed
information about additional employers.	Occupation	Worker			
Include part time, seasonal, or self-employed work.	Employer's name	Circle Med	lical Manageme	nt, Inc.	
	Employer's address	1426 W. V	Washington Blv	d	
Occupation may include student or homemaker, if it applies.		Number Sti	reet		Number Street
		Chicago	Illinois	60607	
		City	State	Zip Code	City State Zip Code
	How long employed there?	16 years 4	months		
Part 2: Give Details About					
GIVO D Stallo 7 lb Sut 1					
Estimate monthly income as of spouse unless you are separated.	the date you file this for	n. If you have	nothing to rep	ort for any line, v	write \$0 in the space. Include your non-filing
If you or your non-filing spouse have more space, attach a separate she		, combine the			or that person on the lines below. If you need For Debtor 2 or
			For	Debtor 1	non-filing spouse
List monthly gross wages, sal deductions.) If not paid monthly be.			2.	\$4,611.82	
3. Estimate and list monthly over	ertime pay.		3.	+ \$0.00	
4. Calculate gross income. Add	line 2 + line 3.		4.	\$4,611.82	

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 46 of 90

Deb	otor 1Doris	Middle Name	Jones Last Name		Case number	(if		
	First Name	Middle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
C	opy line 4 here		→	4.	\$4,611.82			
	st all payroll dedu							
		and Social Security deductions		5a.	\$531.96			
5	b. Mandatory con	tributions for retirement plans		5b.	\$0.00			
5	c. Voluntary contr	ibutions for retirement plans		5c.	\$0.00			
	_	ments of retirement fund loans		5d.	\$0.00			
5	e. Insurance			5e.	\$415.76			
5	f. Domestic suppo	rt obligations		5f.	\$0.00			
	g. Union dues	-		5g.	\$0.00			
5	h. Other deductio	ns. Specify:		5h. +	\$0.00 +			
	dd the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5		6.	\$947.72			
7. C a	alculate total mor	athly take-home pay. Subtract line 6 from lin	ie 4.	7.	\$3,664.09			
8. Li	st all other incom	e regularly received:						
8	business, profes	-						
		nt for each property and business showing rdinary and necessary business expenses, and	d					
	the total monthly	net income.		8a.	\$0.00			
8	b. Interest and div	ridends		8b.	\$0.00			
8	dependent regu	-						
		spousal support, child support, maintenance nt, and property settlement.		8c.	\$0.00			
8	d. Unemployment	compensation		8d.	\$0.00			
8	e. Social Security			8e.	\$0.00			
8	Include cash assi cash assistance t	ent assistance that you regularly receive stance and the value (if known) of any non- hat you receive, such as food stamps (benefit mental Nutrition Assistance Program) or s		8f.	\$ 0.00			
8	g. Pension or reti	rement income		8g.	\$0.00			
8	h. Other monthly	income. Specify:		8h. +	\$0.00 +			
9. A	dd all other incom	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h.	9.	\$0.00			
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s		10.	\$3,664.09 +		=	\$3,664.09
lr fr	nclude contributions iends or relatives.	ular contributions to the expenses that your strom an unmarried partner, members of you smounts already included in lines 2-10 or amounts	ır househol	d, your	dependents, your roomn	,		
s	specify:						11. +	\$0.00
		the last column of line 10 to the amount of the Summary of Schedules and Statistical Stati				•	12.	\$3,664.09
40 -					•			Combined monthly income
13. [13. Do you expect an increase or decrease within the year after you file this form? No.							
	Yes. Explain:							

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 47 of 90

		Do	ocument Page 47	of 90		
Fill in this inform	mation to identify your	case:				
Debtor 1	Doris First Name	Middle Name	Jones Last Name	-		
Debtor 2	· iiot · taiiio	·····auto riaino	<u> </u>	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	ı	
	ankruptcy Court for the	e: Northern	District of Illinois (State)	A supplement sho expenses as of the	owing post-petition chap e following date:	oter 13
Case number (If known)				MM / DD / YYYY		
	Form 106J • J: Your E x	penses				12/15
Be as complete information. If r (if known). Ans	and accurate as pos	ssible. If two married peopled, attach another sheet to t	e are filing together, both are this form. On the top of any ad			
1. Is this a joir						
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in a	separate household?				
	¬ No					
	_	file Official Forms 106J-2. <i>Ex</i>	openses for Separate Household o	of Debtor 2.		
2. Do vou have	<u>-</u>	No	,			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information f	Dependent's relationship Debtor 1 or Debtor 2	o to Dependent's age	Does dependent live with you?	
3. Do your exp		No				
than yourself and dependents	your	Yes				
•		g Monthly Expenses				
-	f a date after the ban		ss you are using this form as a supplemental Schedule J, che		· ·	
	•	-cash government assistan I it on Schedule I: Your Inco	ce if you know the value of one (Official Form B 106I.)		Your exper	nses
	or home ownership or the ground or lot. 4.	expenses for your residence	e. Include first mortgage paymen	ts and	\$1	1,450.00
If not incl	uded in line 4:					
4a. Real es	tate taxes				4a	\$0.00

\$50.00

\$50.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 48 of 90

 Debtor 1 First Name
 Doris
 Jones
 Case number (if known)

 Last Name
 Last Name

I ilst Name ivilidie value Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$350.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$400.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$375.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$200.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$150.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$425.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$140.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
253. Tomos a abbonator of contaminant auco	20e	\$0.00

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 49 of 90

Debtor 1 Doris		Jones	Case number (if known)		
First Nan	ne Middle Name	Last Name			
21. Other. Specif	y:			21	\$0.00
22. Calculate yo	our monthly expenses.				\$3,690.00
22a. Add lines	s 4 through 21.				\$0.00
22b. Copy lin	e 22 (monthly expenses for Debtor 2), if any	y, from Official Form 106J-2			\$3,690.00
22c. Add line	22a and 22b. The result is your monthly ex	penses.		22.	
23. Calculate yo	ur monthly net income.				
23a. Copy line	e 12 (your combined monthly income) from	Schedule I.		23a	\$3,664.09
23b. Copy yo	ur monthly expenses from line 22 above.			23b	\$3,690.00
	your monthly expenses from your monthly	income.			(\$25.91)
The resu	ılt is your monthly net income.			23c	
	do you expect to finish paying for your car yment to increase or decrease because of a Explain here:				

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 50 of 90

Fill in this information to identify your case:					
Debtor 1	Doris		Jones		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois(State)		
Case number (If known)			(Giato)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	✓ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and				
	that they are true and correct.					
×	/s/ Doris Jones	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 5/14/2019	Date				
	MM/DD/YYYY	MM/DD/YYYY				

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 51 of 90

Fill in thi	s infor	mation to identify your c	ase:					
Debtor 1		Doris First Name	NA: dalla N	Jones		-		
Debtor 2		First Name	Middle N			_		
(Spouse, if	-	First Name	Middle N					
		ankruptcy Court for the:	Northern	District of I	Ilinois State)	-		
Case nu (If known)	mber					-		
Offic	ial	Form 107						Check if this is a amended filing
		nt of Financia	l Affairs fo	or Individual	s Filina fo	r Bankru	ptcv	04/10
Be as co	mpletion. It	te and accurate as po f more space is neede own). Answer every qu	ssible. If two ma	arried people are fili	ng together, bot	th are equally re	esponsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Liv	ved Before			
1. W	hat is	your current marital sta	itus?					
	_	rried married						
2. Du	uring t	he last 3 years, have yo	u lived anywhere	other than where yo	u live now?			
	_	. List all of the places yo	u lived in the last	3 years. Do not inclu	de where you live	now.		
	Deb	otor 1:		Dates Debtor 1 live there	Debtor 2:			Dates Debtor 2 lived there
					Same a	as Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Str	reet		From
				· · · · · · · · · · · · · · · · · · ·				
	City	State	Zip Code		City	State	Zip Code	D Owner Britania
					Same a	as Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Sti	reet		From To
	City	State	Zip Code		City	State	Zip Code	
	<i>territor</i> No	e last 8 years, did you e ries include Arizona, Califo Make sure you fill out So	mia, Idaho, Louis	iana, Nevada, New Mex	kico, Puerto Rico, T			mmunity property states

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 52 of 90

	Doris Signature Middle	Jones		umber (if known)	
		e Name Last N	ame		
t 2:	Explain the Sources of Your Inc	come			
Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bu	sinesses, including part-time		years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$23095.20	Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: anuary 1 to December 31, 2018) YYYY	Wages, commissions, bonuses, tips Operating a business	\$70086.00	Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: anuary 1 to December 31, 2017)	Wages, commissions, bonuses, tips	\$57746.00	Wages, commissions, bonuses, tips	
	you receive any other income during	Operating a business		Operating a business	unomployment and other
Inclu publ filing		Operating a business g this year or the two preduction is taxable. Examples come; interest; dividends; region you received together, list in	of other income are alimony; money collected from lawsuits; t only once under Debtor 1.	Operating a business child support; Social Security royalties; and gambling and	
Inclu publ filing	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	Operating a business g this year or the two preduction is taxable. Examples come; interest; dividends; region you received together, list in	of other income are alimony; money collected from lawsuits; t only once under Debtor 1.	Operating a business child support; Social Security royalties; and gambling and	
Inclu publ filing	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	Operating a business g this year or the two prencome is taxable. Examples come; interest; dividends; r you received together, list in each source separately. D	of other income are alimony; money collected from lawsuits; t only once under Debtor 1.	Operating a business child support; Social Security royalties; and gambling and listed in line 4.	Gross income from each source
Inclupublifiling List	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	Operating a business g this year or the two preduction is taxable. Examples come; interest; dividends; regour received together, list in each source separately. D Debtor 1 Sources of income	Gross income from each source (before deductions)	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and
Inclupublifiling List Fitt	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	Operating a business g this year or the two preduction is taxable. Examples come; interest; dividends; regour received together, list in each source separately. D Debtor 1 Sources of income	Gross income from each source (before deductions)	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 53 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 54 of 90

r 1	Doris			Joi	nes	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp ge	ders include your re porations of which	elatives; a you are a or a busin	ny general partners n officer, director, ess you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing c domestic support obligations,
✓	No						
Ħ	Yes. List all payn	nents to a	ın insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	der? ude payments on o No Yes. List all payn		_	•	Total amount paid	Amount you still owe	Reason for this payment
				paymont	pa.a		Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 55 of 90

Debtor 1 Doris Jones Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 56 of 90

Debt	or 1	Doris First Name Mid	ddle Name	Jones Last Name	Case number (if known)		
11.		thin 90 days before you filed for be counts or refuse to make a payme			ank or financial institution,	set off any amour	nts from your
	✓	No Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account	number XXXX-		
				Zaot i digito oi doccumi.			
10	\A/:±		Zip Code			u the benefit of e	vo ditavo a accurt
12.		hin 1 year before you filed for ban pointed receiver, a custodian, or a		of your property in the	possession of an assignee to	r the benefit of C	reditors, a court-
	✓	No Yes					
Part	5:	List Certain Gifts and Contrib	outions				
13.	Wi	thin 2 years before you filed for b	ankruptcy, did yo	ou give any gifts with a to	otal value of more than \$600	per person?	
	✓	No Yes. Fill in the details for each g	ift.				
		Gifts with a total value of more per person	than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Git	<u> </u>				
		Number Street					
		·	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave the Git	ft				
		Number Street					
			Zip Code				
		Person's relationship to you					

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 57 of 90

	Doris	Jones	Case number (if known)	
	First Name Middle Name	Last Name		
Wit	hin 2 years before you filed for bankrupto	y, did you give any gifts or contribution	s with a total value of more than \$600	to any charity?
 	No			
Ħ	Yes. Fill in the details for each gift or cont	ribution		
Ш	res. Fill in the details for each gift of cont	ribution.		
	Gifts or contributions to charities	Describe what you contribute		Value
	that total more than \$600		contributed	
	Charity's Name			
	Number Street			
	Number Suest			
	City State Zip Code			
	5.ty 5.tat6p 504t6			
t 6:	List Certain Losses			
Wit	hin 1 year before you filed for bankruptcy	or since you filed for bankruptcy, did y	ou lose anything because of theft, fire	, other disaster, or
gan	nbling?			
V	No			
뇓				
Ш	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance cover		Value of property
	how the loss occurred	Include the amount that insura		lost
		pending insurance claims on lin	e 33 of <i>Schedule</i>	
		A/B: Property.		
	List Certain Payments or Transfers			
П				
	No			
	No Yes. Fill in the details.			
<u></u>		Description and value of any	property Date payment	Amount of
<u> </u>		Description and value of any transferred	property Date payment or transfer	Amount of payment
V		•		
	Yes. Fill in the details. Semrad Law Firm	•	or transfer	
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	transferred	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	transferred	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	transferred	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	transferred	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	transferred	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Attorney's Fee - 0.00	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Attorney's Fee - 0.00	or transfer was made	payment

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 58 of 90

Debt		Doris		Jones C	ase number <i>(if known)</i>		
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed on the control of the c	ors or to make payme		nalf pay or transfer	any property to a	nyone who promised to
	✓	No Yes. Fill in the details.					
				Description and value of any pro transferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu ude both outright transfers at transfers that you have alread No	siness or financial af	ecurity (such as the granting of a securi			
		Yes. Fill in the details.		Description and value of property transferred		/ property or ceived or debts p	Date aid transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		l you transfer any property to a self-s	settled trust or sim	ilar device of whi	ch you are a
	✓	No Yes. Fill in the details.					
				Description and value of the pro	operty transferred		Date transfer was made
		Name of trust					

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 59 of 90

Debtor 1 Doris Jones Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code City State Zip Code

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 60 of 90

Debtor 1 Doris Jones Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 61 of 90

Deb	tor 1				Jones		Ca	se number <i>(i</i>	if known)	
		First Name		Middle Name	Last Na	ıme				
26.	Hav	e you been a part	y in any judici	al or administr	ative proceedii	ng under	any environme	ntal law? Ir	nclude settlements and o	rders.
		No Yes. Fill in the det	ails.							
					Court or agenc	y		Nature	of the case	Status of the case
		Case title			Court Name					Pending
		Case number			NumberStreet					On appeal
					City	State	Zip Code			Concluded
Part	t 11:	Give Details Ab	oout Your B	usiness or Co	onnections to	Any Bu	siness			
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	l you own a bus	iness or	have any of the	following o	connections to any busine	ess?
				-			r activity, either	full-time or p	part-time	
		A member of A partner in a		iity company (L	LC) or limited li	аршту ра	artnership (LLP)			
		An officer, di	rector, or mar		e of a corporat					
		_		· ·	quity securities	of a corp	poration			
		No. None of the a Yes. Check all tha				or each h	nusiness			
	ш	res. Oncor all the	at apply abov				ure of the busin	ess	Employer Identification	
									include Social Security	y number or ITIN.
		Business Name			_				EIN:	
		Number Street			Name of	accounta	ant or bookkee	per	Dates business existed	I
		City	State	Zip Code					From To	
					Describe	the natu	ure of the busin	ess	Employer Identification include Social Security	
		Business Name							EIN:	
		Number Street			_				Dates business existed	I
		City	State	Zip Code	Name of	accounta	ant or bookkee	per	From To	
		o,	Ciaio	p					10111 10	
					Describe	the natu	ure of the busin	ess	Employer Identification include Social Security	
		Business Name			_				EIN:	
		Number Street			Name of	account	ant or bookkee	per	Dates business existed	I
		City	State	Zip Code	_				From To	

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 62 of 90

Deb	otor 1 Doris			Jones	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	s before you filed for other parties. In the details below.	bankruptcy, did y	ou give a financial statemen	t to anyone about your business? Include all financial institutions,
	_			Date issued	
	Name			MM/DD/YYYY	
	Number	Street			
				_	
	City	State	Zip Code		
Par	t 12: Sign Be	elow			
	true and corre	ct. I understand that ase can result in fin	making a false sta	tement, concealing propert or imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Doris Jones Signature of Debtor	:1		Signature of Debtor 2
		Signature of Debtor	1		5
		Date 5/14/2019			Date
	✓ No Yes			Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
	✓ No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 63 of 90

Fill in this information to identify your case:						
Debtor 1	Doris		Jones			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors I information below.	rs Who Have Claims Secured by Property (Official Form 106D), fill in the				
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
	Creditor's name: Global Lending Services, LLC Description of property securing debt: 2009 Chevrolet Traverse	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 64 of 90

Debtor	Doris		Jones	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired I	Personal Property Leas	es		
For any informa	unexpired personal prop tion below. Do not list re	erty lease that you listed in	Schedule G: Executor leases are leases that	ry Contracts and Unexpired Leases (Official Form 106G), fill in the t are still in effect; the lease period has not yet ended. You may 1 U.S.C. § 365(p)(2).	
Des	scribe your unexpired per	rsonal property leases		Will the lease be assumed?	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:			_	
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Part 3:	Sign Below				
Unde			my intention about any	y property of my estate that secures a debt and any personal	_
_	/s/ Doris Jones		*_		
Si	gnature of Debtor 1		Siç	ignature of Debtor 2	
Da	ate 5/14/2019		Da	ate	
	MM/DD/YYYY			MM/DD/YYYY	

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 65 of 90

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	t of Illinois	
n re	Doris Jones		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY I	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the p	etition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to a	ccept		\$1,765.00
	Prior to the filing of this statement I	have received		\$0.00
	Balance Due			\$1,765.00
2	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the abmembers and associates of my I	oove-disclosed compensation law firm.	with any other person unless th	ey are
	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of the agreeme		
5	. In return for the above-disclosed fee	e, I have agreed to render legal	service for all aspects of the bar	kruptcy case, including:
	 a. Analysis of the debtor's finar bankruptcy; 	ncial situation, and rendering a	advice to the debtor in determini	ng whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statemen	ts of affairs and plan which may	be required;
	c. Representation of the debtor	at the meeting of creditors ar	nd confirmation hearing, and any	adjourned hearings thereof;
6	. By agreement with the debtor(s), the	above-disclosed fee does no	t include the following services:	
		CERTIFICA	ATION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreemen	t or arrangement for payment to	me for representation of the
	5/14/2019		/s/ Michael Spangler	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee	
	\$75	administrative fee	
+	\$15	trustee surcharge	
	\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee	
+ \$550		administrative fee	
	\$1,717	total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee	
+ \$75		administrative fee	
	\$310	total fee	

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 70 of 90

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Doris	Case No	Casa No		
Debtor(s)		Oase No.			
		Chapter.	Chapter7		
	VERIFIC	CATION OF CREDITOR MAT	RIX		
Th knowledge		ry that the attached list of creditors is tru	e and correct to the best of their		
Date:	5/14/2019	/s/ Jones, Doris			
		Jones, Doris Signature of Debt	or		

OPPITY FIN 11 E. ADAMS SUITE 501 CHICAGO, IL, 60603

HEIGHTS FINANCE CORP 604 WEST SIDE SQ CLINTON, IL, 61727

CELTIC BANK/CONTFINCO 4450 NEW LINDEN HILL RD WILMINGTON, DE, 19808

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago, IL, 60606

UNITED CONSUMER FINL S 865 BASSETT RD WESTLAKE, OH, 44145

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

TBOM/TOTAL CRD 5109 S Broadband Lane Sioux Falls, SD, 57108

COLLECTION PROFESSIONA 723 1ST ST LA SALLE, IL, 61301

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

SWISS COLONY c/o Creditors Bankruptcy Service PO BOx 800849 Dallas, TX, 75380 I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

Portfolio Recovery Associates, LLC PO Box 41067 Norfolk, VA, 23541

PRESTIGE FINANCIAL SVC 351 W OPPORTUNITY WAY DRAPER, UT, 84020

ONEMAIN 605 Munn Rd E Fort Mill, SC, 29715

ACCEPTANCE NOW 5501 Headquarters Dr ATTN: Acceptance Now Customer Service Plano, TX, 75024

AMERIMARK PO BOX 2845 MONROE, WI, 53566

WEBBNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD, MN, 56303

AMEX PO box 981540 El Paso, TX, 79998

Global Lending Services, LLC 1200 Brookfield Blvd Ste 300 Greenville, SC, 29607

IRS 1 PO Box 7346 Philadelphia, PA, 19101

State of IL Department of Revenue PO Box 64338 Chicago, IL, 60664 FIFTH THIRD 1830 East Paris Ave Se Grand Rapids, MI, 49546

Bank of America P.O. Box 31785 Tampa, FL, 33631

US Bank 425 Walnut Street Cincinnati, OH, 45202

Arrowhead Advance Po Box 6048 C/O Wakpamni Lake Community Corporation Pine Ridge, SD, 57770

MyPaydayLoan 2599 S San Jacinto Ave San Jacinto, CA, 92583

Amplify Funding PO Box 542 Lac Du Flambeau, WI, 54538

MaxLend P.O Box 639 Parshall, ND, 58770

Good Loans Fast PO Box 212 Batesland, SD, 57716

Inbox Loan 303 2nd street Suite 750 San Francisco, CA, 94107

Tan Oak Lending 621 Medicine Way Suite 9 Ukiah, CA, 95482

PLS Financial Services, Inc One South Wacker Drive, 36th Floor Chicago, IL, 60606 IL Lending Corp 15826 S La Grange Rd Orland Park, IL, 60462

Height Finance 1688 Legrand Cir Lawrenceville, GA, 30043

Progressive 256 West Data Drive Draper, UT, 84020

Sprint P.O. Box 219554 Kansas City, MO, 64121

Amita Health 22589 Network Place Chicago, IL, 60673

ADT Security Services 1501 Yamato Road Boca Raton, FL, 33431

Opportunity Financial LLC 130 E Randolph St Ste 3400 Chicago, IL, 60601

Sir Finance 6140 N. Lincoln Avenue Chicago, IL, 60659

Sierra Lending P.O. Box 647 Santa Ysabel, CA, 92070

Reflex PO BOX 31292 Tampa, FL, 33631 Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 75 of 90

Debtor 1 Doris First Name	Middle Name	Jones Last Name	Case number (if know	n)
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primaril "incurred by an individuation No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril	y consumer debts? al primarily for a perso y business debts? B investment or throug	onal, family, or house dusiness debts are deb gh the operation of the	ets that you incurred to obtain a business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.	er 7. Do you estimate th	at after any exempt pro to distribute to unsecure	perty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☐ 1-49 ✓ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,0 ☐ 5,001-10 ☐ 10,001-2	,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million ,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million ,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under C of title 11, United States Code under Chapter 7. If no attorney represents me arout this document, I have obta I request relief in accordance w I understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,	hapter 7, I am aware and I did not pay or agrined and read the not with the chapter of titlatement, concealing passe can result in fine	that I may proceed, if of the favailable under each ree to pay someone witice required by 11 U.See 11, United States Coroperty, or obtaining es up to \$250,000, or	ode, specified in this petition.
	/s/ Doris Jones Signature of Debtor 1 Executed on	W Jan	Signature of Executed on	

Voluntary Petition for Individuals Filing for Bankruptcy

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 76 of 90

Fill in this infor			cument Page 76 of 90	
1 111 111 1110 111101	rmation to identify your case	e:		
Debtor 1	Doris		Jones	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for the: N	lorthern	District of Illinois	
	Talling and the title.	iorurem .	(State)	
(If known)				
Official	Form 106Dec			Check if this is an amended filling
Declarat	ion About an In	dividual Deb	tor's Schedules	12/15
If two married	people are filing together,	both are equally respon	nsible for supplying correct information.	
money or prop	erty by fraud in connection	bankruptcy schedules with a bankruptcy ca	or amended schedules. Making a false stat se can result in fines up to \$250,000, or imp	ement, concealing property, or obtaining risonment for up to 20 years, or both. 18
U.S.C. §§ 152,	erty by fraud in connection 1341, 1519, and 3571. n Below	with a bankruptcy ca	se can result in fines up to \$250,000, or imp	ement, concealing property, or obtaining risonment for up to 20 years, or both. 18
Part 1: Sigr	erty by fraud in connection 1341, 1519, and 3571. n Below	with a bankruptcy ca	or amended schedules. Making a false stat se can result in fines up to \$250,000, or imp ney to help you fill out bankruptcy forms?	ement, concealing property, or obtaining risonment for up to 20 years, or both. 18
Part 1: Sigr	erty by fraud in connection 1341, 1519, and 3571. n Below	with a bankruptcy ca	se can result in fines up to \$250,000, or imp	risonment for up to 20 years, or both. 18

Date

MM/DD/YYYY

Date 5/14/2019 MM/DD/YYYY

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 77 of 90

Debtor			Jones	Case number (if known)
	First Name	Middle Name	Last Name	
28. W	editors, or other parti	es.	you give a financial state	ment to anyone about your business? Include all financial institutions
L	1 100. Till little detail	is below.		
			Date issued	
	Name		MM/DD/YYYY	-
	N		_	
	Number Street			
	City	State Zip Code	_	
	_	State Zip Code		
Part 12	Sign Below			
a ba	/s/ Do	oris Jones	o, or imprisonment for up t	poerty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	e of Debtor 1		Signature of Debtor 2
	Date 5/1	4/2019		Date
Did	you attach additional	pages to Your Statement of	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No			and process of the August 19 and 19
	Yes			
Did	you pay or agree to pa	ay someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 78 of 90

Debtor	Doris		Jones	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired F	Personal Property Leas	es		
informa	tion below. Do not list re	erty lease that you listed i al estate leases. Unexpired roperty lease if the trusted	d leases are leases that	are still in effect; the lease	eases (Official Form 106G), fill in the period has not yet ended. You may
Des	scribe your unexpired per	sonal property leases		Wi	II the lease be assumed?
Les	sor's name:			F	No Yes
	cription of leased perty:			_	
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:			F	No Yes
	cription of leased perty:			_	
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:		A STEEL	F	No Yes
	cription of leased perty:				
Les	sor's name:			F	No Yes
	cription of leased perty:			_	•
Part 3:	Sign Below				
Unde	r penalty of perjury, I dec erty that is subject to an	clare that I have indicated unexpired lease.	my intention about any	property of my estate that	secures a debt and any personal
0.255	/s/ Doris Jones gnature of Debtor 1	Den Jones	∑ X Sig	nature of Debtor 2	
Da	ate 5/14/2019 MM/DD/YYYY	\bigcup	Dat	te MM/DD/YYYY	

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 79 of 90

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Jones, Doris	Cons No
	Debtor(s)	Case No.
		Chapter. Chapter7
	VERIFICA	TION OF CREDITOR MATRIX
Ti knowledge	he above named Debtors hereby verify the.	nat the attached list of creditors is true and correct to the best of their
Date:	5/14/2019	/s/ Jones, Doris
		Jones, Doris Signature of Debtor

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 80 of 90

Debtor 1 Doris		Jones	Case number (if k	nown)	
First Name	Middle Name	Last Name			
			Column A Debtor 1	Column B Debtor 2 or non-filing spo	ouse
Unemployment compensation Do not enter the amount if you cunder the Social Security Act. Ins	ontend that the amount r tead, list it here:	received was a benefit	\$0.00		
For you		\$0.00			
For your spouse		\$0.00			
9. Pension or retirement income. benefit under the Social Security A	Do not include any amor	unt received that was a	\$0.00		
10.Income from all other sources amount. Do not include any bene payments received as a victim of international or domestic terrorism page and put the total below.	efits received under the So a war crime, a crime agair	ocial Security Act or			
Total amounts from separate pag	es, if any.		+\$0.00	+	
11. Calculate your total current	monthly income Add lin	ies 2 through 10 for		+	=
each		0.75	\$5,162.68	.	\$5,162.68
column. Then add the total for	Column A to the total for	Column B.			
					Total current monthly income
Part 2: Determine Whether th	ne Means Test Applie	es to You			E SENSE A ANTERIOR ■ VICEN EN NAT ENCOMENTATION
12. Calculate your current month	y income for the year. I	Follow these steps:			
12a. Copy your total current mon	thly income from line 11.	***	Сор	y line 11 here →	\$5,162.68
Multiply by 12 (the number	of months in a year).				X 12
12b. The result is your annual inc	ome for this part of the fo	orm.			12b. \$61,952.16
					121/22112
13 Calculate the median family in	come that applies to yo	ou. Follow these steps:			
Fill in the state in which you live.		Illinois			
Fill in the number of people in you	ur household	1			
Fill in the median family income for household.	or your state and size of				13. <u>\$54,238.00</u>
To find a list of applicable median	income amounts, go on	line using the link specified	in the separate		
instructions for this form. This list 14. How do the lines compare?	may also be available at	the bankruptcy clerk's offic	e.		
(35,4116)	equal to line 13. On the f	ton of page 1, check how 1	, There is no presumption	of abuse	
Go to Part 3.	equal to line to. On the t	top of page 1, check box 1	, There is no presumption	or abuse.	
14b. Line 12b is more than li Go to Part 3 and fill out	ne 13. On the top of pag Form 122A-2.	e 1, check box 2, The pres	sumption of abuse is detern	nined by Form 122A	·-2.
Part 3: Sign Below					
By signing here, I declare under	penalty of perjury that the	information on this statem	nent and in any attachment	s is true and correct.	
		. Yo			
/s/ Doris Jones	wym	_ ×_			
Signature of Debtor 1	()	Si	ignature of Debtor 2		
Date 5/14/2019		D	ate 5/14/2019		
MM/DD/YYYY			MM/DD/YYYY		
If you checked line 14a, do NO					
	and more				

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 81 of 90

	Doris		Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
41.	You	in the amount of your total nonpriori ur Assets and Liabilities and Certain Stati umay refer to line 3b on that form	ity unsecured debt. If yo istical Information Schedu	u filled out <i>A Summary of</i> es (Official Form 106Sum),	
				x .25	
	41b. 25 ° Mu	% of your total nonpriority unsecured ltiply line 41a by 0.25	i debt. 11 U.S.C. § 707(b	(2)(A)(i)(I). Copy here →	
42.	is enough	whether the income you have left over to pay 25% of your unsecured, nonproox that applies:	ver after subtracting all iority debt.	allowed deductions	
	Go to I	9d is less than line 41b. On the top of Part 5.	page 1 of this form, chec	k box 1, There is no presumption of abuse.	
	Line 3	9d is equal to or more than line 41b.	On the top of page 1 of the	nis form, check box 2, There is a presumption	
	of abus	se. You may fill out Part 4 if you claim sp	pecial circumstances. Ther	go to Part 5.	
art 4:	Give Detai	ils About Special Circumstances	3		
3.Do yo	ou have any	special circumstances that justify ad	ditional expenses or adi	ustments of current monthly income for which there is	
reaso	nable altern	native? 11 U.S.C. § 707(b)(2)(B).	annonal expended of day	assimints of current monthly months for which there is	no
V	No. Go to Par	t 5.			
Y	es. Fill in the for each i	following information. All figures should tem. You may include expenses you liste	d reflect your average mon ed in line 25.	hly expense or income adjustment	
	You must adjustment	t give a detailed explanation of the specia	al circumstances that mak t also give your case truste	e the expenses or income se documentation of your	
		penses or income adjustments.			
	actual exp	etailed explanation of the special circ	cumstances	Average monthly expense or income adjustment	
	actual exp		cumstances		
	Give a de	etailed explanation of the special circ	cumstances		
art 5:	actual exp	etailed explanation of the special circ	cumstances		
art 5:	actual exp Give a de Sign Belov	etailed explanation of the special circ		or income adjustment	
art 5:	actual exp Give a de Sign Belov	etailed explanation of the special circ			
art 5:	actual exp Give a de Sign Belov By signing	v phere, I declare under penalty of perjury	that the information on th	or income adjustment	
art 5:	Give a de Sign Belov By signing	etailed explanation of the special circ	that the information on th	or income adjustment is statement and in any attachments is true and correct.	
art 5:	Sign Belov By signing (s) (s)	v phere, I declare under penalty of perjury Doris Jones	that the information on th	or income adjustment	

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Document Page 82 of 90

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Doris Jones		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
			that I am the attorney for the abo	
compe	nsation paid to me within	one year before the filing of the p	etition in bankruptcy, or agreed to tion of or in connection w ith the b	be paid to me, for services
For leg	al services, I have agreed t	o accept		\$1,765.00
Prior to	the filing of this statemen	nt I have received		\$0.00
Balano	e Due			\$1,765.00
2. The so	urce of the compensation	paid to me was:		W
	✓ Debtor	Other (specify)		
3. The so	urce of the compensation	paid to me is:		
	✓ Debtor	Other (specify)		
4. 🔽 I ha	ave not agreed to share the embers and associates of r	e above-disclosed compensation ny law firm.	with any other person unless they	are
me	ave agreed to share the ab embers or associates of my e people sharing in the cor	law firm. A copy of the agreemer	n a other person or persons who a nt, together with a list of the name	re not s of
5. In retur	n for the above-disclosed	fee, I have agreed to render legal	service for all aspects of the bankr	uptcy case, including:
a.	Analysis of the debtor's fi bankruptcy;	nancial situation, and rendering a	advice to the debtor in determining	whether to file a petition in
b.	Preparation and filing of a	any petition, schedules, statement	ts of affairs and plan which may be	e required;
C.	Representation of the deb	otor at the meeting of creditors an	d confirmation hearing, and any a	djourned hearings thereof;
6. By agre	eement with the debtor(s),	the above-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
I certify to debtor(s) in t	hat the foregoing is a com his bankruptcy proceeding	plete statement of any agreement gs.	or arrangement for payment to me	e for representation of the
	5/14/2019		/s/ Michael Spangler	
	Date		Signature of Attorney	·
			Semrad Law Firm	
			Name of law firm	



Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.
- 3. Prepetition Fees.
 - a. Before the case is filed, the Firm agrees to:
 - Personally counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures as well as nonbankruptcy options, and answer your questions;
 - ii. Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
 - Personally review with you and sign the completed petition, statements, and schedules;
 - iv. Timely prepare and file your petition, statements, and schedules,
 - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
 - b. The fee for services provide before the case is filed is \$0.00.
 - c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will <u>not</u> seek reimbursement.
- 4. Post-Petition Fees.
 - a. After the case is filed, the Firm agrees to:
 - Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;

- ii. Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;
- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized by a creditor;
- v. Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education course;
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- ix. Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- x. Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the case;
- xiv. Review and timely respond, if necessary, to Trustee motions to dismiss the case;
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the case.
- b. The fee for services provide after the case is filed is \$1,765.00.
- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.

- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):
 - Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
 - ii. Request that the Firm pay the costs on your behalf for which it will seek reimbursement from you;
- 5. Retainers and Payments to the Firm.
 - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
 - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
 - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You

Case 19-13900 Doc 1 Filed 05/14/19 Entered 05/14/19 16:40:56 Desc Main Doris Jones Page 86 of 90

do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.

8. Merger. This agreement constitutes the entire agreement between you and the Firm. Any previous discussions or agreements are not valid or enforceable unless contained in this document.

Very truly Yours		
Attorney, The Semrad Law Firm		
CONFIRMED:		
Darams		
Client	Client	
5/14/19		
Date	Data	

CHAPTER 7 DISCLAIMERS

1.	I understand that The Semrad Law Firm, LLC has pulled my credit report, but
	that credit report does not report every debt I owe. I understand that it is my
	responsibility to provide all my debts to The Semrad Law Firm, LLC to list in my
	bankruptcy.

2. I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm, LLC all my debts, sources of income, assets, personal property, real property, transfers of real estate or any property over the past 4 years, and all expenses I have.



3. I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. Failure to attend this meeting is grounds for my case to be dismissed. I understand that at this meeting I will bring my driver's license or State ID **and** my social security card. I understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held.



4. I understand and agree to complete my 2nd credit counseling course (Debtor Education course) within 45 days of my original 341 meeting date, and submit a copy of the certificate to my attorney and confirm receipt of the certificate. I also understand that there will be a separate fee for the 2nd course.

I understand that failure to complete this 2^{nd} course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional fees would have to be paid to The Semrad Law Firm, LLC to re-open my case to file the 2^{nd} Debtor Education certificate.

5. If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide to my payroll department with proof of my bankruptcy to stop wage garnishments. It is also my responsibility to contact the garnishing creditor and provide them with proof of filing.

- D

6. If a garnishment or voluntary deduction is coming out of my bank account, I agree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.



7. I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.



8. I understand that the entire firm of The Semrad Law Firm, LLC represents me and that while a different attorney might have counseled me and prepared my case, once it is filed, my case will be assigned to the attorneys and staff of the Chapter 7 department for the remainder of my case.



- 9. I understand and agree that I must fully disclose any and all assets, real property, cash, expected tax refunds, inheritance, or personal property of any kind prior to the filing of my bankruptcy.
- 10. I further understand/that any assets including, but not limited to real property, cash, expected tax refunds, future settlements, potential or pending lawsuits, or personal property that has equity that cannot be exempted is subject to liquidation by the Chapter 7 Trustee.



11.	I understand that the following debts will not be discharged in my Chapter 7
	(this list shows the most common non-dischargeable debts, but not
	necessarily all): parking tickets, student loans, certain governmental debts
	including taxes and code violations, and child support.



12. I understand that if I wish to keep a secured debt, for example, a mortgage(s) or automobile, I must sign a reaffirmation agreement. I understand that even if I am current on the debt, a reaffirmation agreement is offered solely at the discretion of the creditor. I understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. If I do not have a reaffirmation agreement offered to me by my finance company, that I may not be able to keep my secured debt.



13. I understand that it is my responsibility to make sure that the creditor actually sends the reaffirmation to my attorney. I understand the reaffirmation agreement must be filed with the court before the case discharges. Once the reaffirmation agreement is signed, filed with the court and approved, the debt will be non-dischargeable. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest.



14. I understand that the scope of representation from The Semrad Law Firm, LLC does not extend to credit repair.



15. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, an adversary lawsuit may be brought against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make certain debt non-dischargeable. I understand that if I want The Semrad Law Firm, LLC to represent me in an adversary I must pay additional attorney's fees.



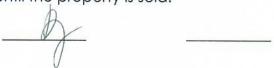
16.	I have disclosed all prior bankruptcies that I have filed in the last eight (8)
	years. I further understand that if I have filed a Chapter 7 bankruptcy in the
	last eight (8) years, I am not eligible to file a Chapter 7 right now.



17. I understand that to be eligible for a Chapter 7 I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the Form 122A Means test, and if I do have a significant amount of disposable income available or fail the Form 122A that I may be ineligible for a Chapter 7. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.



18. I understand and acknowledge that when I surrender real property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale and I must keep up the property insurance and maintenance of said property, including, but not limited to, future water bills until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.



19. I understand that if I have a co-signer on any of my debts, the co-signer will still be responsible for that debt after the case is filed.



20. I agree that I authorized The Semrad Law Firm, LLC to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.

